

**1. Where are the Sheriff Sales held?**

Sheriff Sales are held on the main floor of the Lake County Court House every Monday at 10:00 a.m. If a Holiday falls on Monday, the sales are held on Tuesday.

**2. How are the sales executed?**

Sales are performed as public auctions. All bidding is done orally for all to hear. Bidding begins at 2/3 of the appraised property value, except for foreclosures brought on behalf of the County Treasurer for collection of delinquent real estate taxes.

**3. How can I find out what real properties are FOR SALE?**

There are several options. A book of properties is available at our front counter for people to come in and review. Each week, in Friday's NEWS-HERALD, properties are listed at the beginning of the Classified Section. And the properties are listed here on this website. ([www.sheriffdunlap.com](http://www.sheriffdunlap.com)). These publications contain the appraised value determined by three sworn property appraisers and the description of the property.

**4. When can I see the inside of the house?**

Permission to enter the Sheriff Sales real properties is not normally permitted. This includes buyers, inspectors, appraisers, etc., unless a court order is obtained.

**5. How can I find out more about the property?**

The Lake County Auditor's Office is your best source of information. Plat maps, that provide the physical lot description, are available. Property Record cards are also available. These cards have information on land value, number of rooms and type of utilities. The auditor's office can be contacted at 440.350.2528. The information is also available through the auditor's website: <http://www.lakecountyohio.org/auditor>.

**6. What about the property taxes?**

Property taxes will be prorated by the Treasurer's Office and paid out of the proceeds of the sale. Tax amount will include any arrearages, a prorated estimate forty-five days out from the date of sale and possibly assessments identified by the local jurisdiction. The Lake County Treasurer's office can be contacted at 440.350.2516 or you may access their website at <http://www.lakecountyohio.org/treasure>.

**7. Is there a way to find out if there are additional outstanding liens on a real property?**

Liens and deeds can be researched at the Lake County Recorder's Office at 440.350.2510. Their website address is <http://www.lakecountyohio.org/recorder>. You may find that the name on the deed differs from the name on the lien. The name on the deed will be the owner of the property. You may check the court records and the Lake County Clerk of Court's office located in the Lake County Court House annex. Or you may check the Common Pleas Court docket at <http://www2.lakecountyohio.org/courts>. An independent title search company may be used.

**8. What happens next should I be the successful bidder?**

At the time of the sale, your down payment must be paid. The Sheriff will require a deposit of One Thousand Dollars (\$1,000.00) or ten percent (10%) of the bid, whichever is greater (no cap). The deposit will be made when the bid is accepted and be by CASH, BANK CHECK or MONEY ORDER. CHECKS & MONEY ORDERS should be made out the "The Lake County Sheriff's Office" OR yourself. DO NOT ENDORSE. The endorsement must take place at the time of the sales in front of Sheriff's Office personnel. All purchasers will be required to complete a Purchaser Information Form at the time of the sale. The amount of the purchase price and your down payment will also be documented and receipted to you.

**NOTE:** The purchaser has no rights to the property until the sale has been confirmed. Usually, 30 to 90 days after the auction date, a "Confirmation of Sale" is received and you are contacted.

**9. What happens if my deposit check is more than the required 10% down payment?**

When this happens, the check is accepted and the balance of the check is applied to the balance of the purchase price.

**10. When do I pay the rest of the money?**

The purchaser will pay within thirty (30) days from the Confirmation of Sale, the balance of the purchase price.

**11. When do I receive the deed?**

After the balance of the purchase price is paid, the Sheriff's Deed, once received from the Plaintiff's attorney's office, will be reviewed by the Sheriff's Office and then conveyed at the Lake County Auditor's Office and recorded at the Lake County Recorder's office within fourteen (14) business days. The recorded deed, once received from the Lake County Recorder's office will be mailed to the tax mailing address listed on the Sheriff's Deed unless the Sheriff's Office receives other instructions from the purchaser at the time of sale.

**12. How can I receive the updates about the progress of the case?**

All actions on a foreclosure property are recorded with the Lake County Clerk of Courts. You may research activity on the Clerk of Courts Docket, located in the Lake County Court House Annex. The telephone number there is 440.350.2657 or 440.918.8657. You may also access the docket on the Internet at <http://www.lakecountyohio.org/clerk>. Our office may also be contacted for assistance 440.350.5519.

**13. WHAT IF THE PROPERTY DOES NOT SELL AT THE FIRST SALE DATE?**

If the property does not sell on the first sale date, the property will be offered for sale again on the second sale date with **NO MINIMUM BID. The purchaser shall be responsible for costs, allowance and taxes that the proceeds of the sale are insufficient to cover.**

**14. NOTICE:**

Appraisals may or may not include an interior examination of the premises. The purchaser has no rights to the property until the sale has been confirmed.

From the time of purchase and before a Confirmation of Sale is filed, there are legal filings that may occur by the property owner and/or legal counsel. These filings may result in the sale of the property being vacated. If the sale is proceeding, a Confirmation of Sale is received approximately 30 to 90 days after the auction date and the purchaser is contacted. If you have not been contacted after this time, it is recommended that you check the status of your sale on the Clerk of Courts docket, either at their office, by phone 440.350.2657 or via their website <http://lakecountyohio.org/clerk>. Our office may also be contacted for assistance 440.350.5519.

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